

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ALABAMA, SOUTHERN DIVISION**

**In re:**  
Yvonne DeCarlo Johnson  
**SSN:** xxx-xx-5233

**Case No.** 20-01344-DSC13  
**Chapter** 13

**Debtor(s)**

**NOTICE OF REQUIREMENT TO FILE A  
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE  
(Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a Debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727) or chapter 13 (11 U.S.C. § 1328). Generally, financial course providers will file a certificate with the Court to indicate that the Debtor has completed the course.

If the course provider fails to file the certificate, a Debtor must complete and file Certification About a Financial Management Course (Official Form 423) pursuant to Federal Rule of Bankruptcy Procedure 1007(b)(7). If Rule 1007(b)(7) requires a Debtor to file Official Form 423 and a Debtor fails to do so, the Court will not enter a discharge and will close the case. If a Debtor subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 423, the full reopening fee must be paid for filing the motion, and the fee cannot be waived. Depending on the circumstances, the Court may order the Debtor's attorney to pay the reopening fee instead of the Debtor.

Dated: April 4, 2020

By:

Joseph E. Bulgarella, Clerk  
United States Bankruptcy Court